WHAT IS CLAIMED IS:

1   1.   A method for operating a consumable investment system, comprising:

2   depositing value as principal corresponding to a consumed item; and

3   accruing earned value based on the principal and a rate.

1   2.   The method of claim 1, further comprising:

2   maintaining an account for a consumer that consumed the consumed item;

3 and

4   permitting withdrawal of the earned value based on terms of an agreement

5 for the account.

1   3.   The method of claim 2, maintaining an account comprising:

2   updating the principal based on one or more deposits of consumed items;

3 and

4   generating a balance of accrued earned value on a schedule based on the

5 agreement.

1   4.   The method of claim 2, the account comprising one or more of:

2   a savings consumable account;

3   a certificate of consumable deposit; and

4   a mutual consumable fund.

1   5.   The method of claim 2, updating the principal comprising one or more of:

2   incrementing the principal if a deposit is positive; or

3   decrementing the principal if the deposit is negative.

1   6.   The method of claim 1, further comprising:

2   receiving information from one or more suppliers; and

3   updating consumer accounts based on the received information.

1   7.   The method of claim 6, the information comprising one or more of:

2   one or more new rates to replace rates for one or more consumer accounts;

3   one or more new consumer accounts;

4   one or more new maturation dates to replace current maturation dates; and

5   one or more principals updates to increment or decrement current

6 principals; and

7   one or more earned values to increment or decrement current earned

8   values.

1   8.   The method of claim 1, further comprising:

2   receiving information from one or more consumers; and

3   changing information of one or more accounts based on the received

4   information.

1   9.   The method of claim 8, updating consumer accounts comprising one or

2   more of:

3   transferring principal from a consumer account to another consumer

4   account;

5   withdrawing earned value from a consumer account;

6   depositing addition value to a consumer account; and

7   changing parameters of a consumer account.

1   10.   The method of claim 1, the principal comprising one or a combination of

2   two or more of:

3   value corresponding to consumed items;

4   a number of times purchases were made;

5   a number of times a supplier was visited;

6   a value for consumed items based on a table of values corresponding to

7   items; and

8   a value corresponding to an amount spent during a period of time.

1   11.   A consumable investment system, comprising:

2   a memory; and

3   a controller coupled to the memory, the controller storing in the memory a

4   value as principal corresponding to a consumed item, and storing an earned value in the

5   memory based on the principal and a rate.

1   12.   The system of claim 11, further comprising:

2   a consumer interface, the controller coupled to the consumer interface

3   maintaining an account for a consumer that consumed the consumed item, and permitting

4   withdrawal of the earned value based on terms of an agreement for the account.

1   13.   The system of claim 12, wherein the controller updates the principal based

2   on one or more deposits of consumed items, and generates a balance of accrued earned

3   value on a schedule based on the agreement.

1   14.   The system of claim 12, wherein the account comprises one or more of:

2   a savings consumable account;

3   a certificate of consumable deposit; and

4   a mutual consumable fund.

1   15.   The system of claim 12, wherein the controller updates the principal by

2   one or more of:

3   incrementing the principal if a deposit is positive; or

4   decrementing the principal if the deposit is negative.

1   16.   The system of claim 11, further comprising:

2   a supplier interface coupled to the controller, the controller receiving

3   information from one or more suppliers through the supplier interface and updating

4   consumer accounts based on the received information.

1   17.   The system of claim 16, wherein the information comprises one or more

2   of:

3   one or more new rates to replace rates for one or more consumer accounts;

4   one or more new consumer accounts;

5   one or more new maturation dates to replace current maturation dates; and

6   one or more principals updates to increment or decrement current

7   principals; and

8   one or more earned values to increment or decrement current earned

9   values.

1   18.   The system of claim 11, wherein the controller receives information from

2   one or more consumers through the consumer interface and changes information of one or

3   more accounts based on the received information.

1   19.   The system of claim 18, wherein the controller updates consumer accounts

2   by one or more of:

3   transferring principal from a consumer account to another consumer

4   account;

5   withdrawing earned value from a consumer account;

6   depositing addition value to a consumer account; and

7   changing parameters of a consumer account.

1   20.   The system of claim 11, wherein the principal comprises one or a

2   combination of two or more of:

3   value corresponding to consumed items;

4   a number of times purchases were made;

5   a number of times a supplier was visited;

6   value for consumed items based on a table of values corresponding to

7   items; and

8   value corresponding to an amount spent during a period of time.